



Happy days are here again.

(A SIMPLE TALE TO SHOW HOW BANK CREDIT WORKS)

Mr. Twitchett wasn't so happy yesterday. He had a problem. He lacked ready cash for his business.

He makes small novelties—does a nice business in them, too. But he normally allows his customers thirty or even sixty days to pay. In the meantime he has to pay his workmen every week, meet his power bills every month...

So, yesterday, like the sensible businessman he is, he borrowed enough from the Royal Bank for his current needs. When Twitchett's customers pay him, he'll pay off the bank.

This is a simple illustration of bank credit

in action. It shows how bank credit, as an everyday tool of business, provides "working capital" to keep men working.

MOST BUSINESSES ARE SMALL. Not size but soundness is the primary test of any business and of its ability to borrow. We count thousands of small businesses among our valued customers. In fact, most of our large accounts are companies which started in a small way and steadily grew through the wise use of our bank credit.



THE ROYAL BANK OF CANADA

CHARLOTTETOWN BRANCH W. R. CRUIKSHANK, Manager.

P. E. I. DIOCESAN

(Continued from Page 8)

All appointments had been met. In gratitude for co-operation of the war and other privileges Mrs. Cosh asked that the members enrich their lives spiritually, support the Anglican cause, and continue to increase the pledge and thankofferings. The W. A. had contributed to new projects such as the St. Paul's A.P.A. and the St. Paul's A.P.A. and the St. Paul's A.P.A.

Attention was drawn to the Book of Remembrance in which there are now 86 names. Mrs. Cosh then asked that the members continue to welcome and help the wives of returned servicemen, also that members avail themselves of the opportunity to buy such as the S. School by radio and youth training course in leadership to be held in the summer of 1946. Mrs. Cosh also announced that the St. Paul's A.P.A. had equipped a missionary room in London where Missionary work may be carried on.

Work in India

Miss Carson, wearing a yellow embroidered sari (Indian costume) spent half an hour, while she rapidly sketched the missionary life in present day India. Mrs. Cosh spent 15 years teaching a girls school at Palampur, situated in the healthy Kangra district of the Punjab in N.W. India. She contrasted India as a land of sharp contrasts—Taj Mahal and mud huts, poverty and wealth. In the industrial southern cities of Bombay, Madras, etc., one finds steel works, no strikes and a railway, second only to those of the U.S.A.; also modern equipment, street cars, movies and beggars. India signed the Atlantic Charter, 250,000 Indians served in the war. Consequently and provided 90 per cent of their own equipment. 90 per cent of the population of India live in villages. There are in India 270 million Hindus, 80 million Moslems, 10 million Christians and 8 million Sikhs. The Hindu will not destroy animals and is very precious. There are 240 million cows wandering about in wretched conditions. Rats multiply and destroy precious crops. The Hindu also believes that caste is determined by birth and is not unchangeable. Thus a high caste Brahmin could not be convicted of sin because of his perfection of life. Ninety per cent of the people in Kangra are Hindus. India as a whole wants to be free and is not ungrateful for British help. The bar between native Indians and Europeans is still difficult to overcome. In Southern India, Church Union is being considered and since sure to be worked out. The special problems that Miss Carson faces in her own girls school is: 1. caste system in their homes which prevents the girls from being baptized as Christians but when they marry the boys of Mr. Guitton's School, they are then free to do so. (2) All teaching must be given in two languages, as there are Hindu and Moslem students.

Miss Carson ended on a high note of inspiration and said that in spite of great difficulties the work was being ahead. Children were spreading the news of Christianity among their families. A whole community of native Indians were asking for instruction in order to be baptized. The need for missionaries was never more urgent than at this time. The Rev. Mr. Wilkinson and Mr. Guitton were the only chaplains to minister during the war to several Gurkha camps of soldiers and a large Italian prisoners' camp. At the close of her address, Miss Carson sang very tenderly and sweetly the hymn, "Unto the Hills" in the Indian language. A hearty vote of thanks to her was then moved by Mrs. Ebbott, seconded by Mrs. Canon Malone. It is interesting to note that Miss Carson was a co-worker with Miss Audrey DeBlais so well known in this Province. A few inspiring words were then spoken by the Lord Bishop who pronounced the benediction. At the close of the

10th ANNIVERSARY SALE

THURSDAY, FRIDAY and SATURDAY MARCH 21, 22 and 23

For Ten years we have been favored with your VALUED PATRONAGE, for which we would like to say "THANKS". In order to show some appreciation we are offering YOU the following VALUES in good merchandise.

- 50 LADIES' CREPE BRESSES. (12-20) Reg. \$9.95. For \$4.95
12 LADIES' GABARDINE DRESSES (12-20). Reg. \$12.95. For \$7.95
2 Doz. Last Season's JERSEY AND WASH SILK DRESSES. Sizes (12-20). Reg. \$7.95. For \$4.95
A Rack of MISSES' SUMMER DRESSES for \$3.00
LADIES' BLOUSES AND SKIRTS (12-20). For \$1.00
6 MISSES' SUITS and 6 JACKETS. Sizes (12-16) at BARGAIN PRICES

- CHILDREN'S SKIRTS. Each \$1.00
1 Doz. CHILDREN'S SPUN HOUSECOATS. Sizes (8-14). Reg. \$2.98. For \$1.49
CHILDREN'S SHEER BLOUSES \$1.49
1 Doz. GIRLS' SUITS. Sizes (10-14). Special \$5.95
3 Doz. BOYS' JACKETS. Sizes (26-32). Special \$2.95
A Table of 25 and 49c Articles for \$2.00

BALANCE OF WINTER COATS AND SNOW SUITS TO CLEAR AT COST PRICE

HOLMES & BRADLEY

150 QUEEN ST. PHONE 92

Churchill Portrait Shows Unperturbed Frame of Mind

NEW YORK, March 22—Whatever the storms that rage about him, Winston Churchill is at peace within. This is the conclusion of Douglas Chondor, British painter who has been limning the ex-prime minister for the portrait of the big three at Yalta, commissioned by the late President Roosevelt.

tributes to his eminent sitter. It is an unusual three-quarter view of Churchill, whom photographers prefer to catch full-face in order to get the famous bulldog effect. The slaty blue of a Royal Air Force uniform points up the incredibly rosy cheeks and thinning sandy hair. His beautifully-shaped pinky plumpish and almost veinless hands, so extraordinary in a man of 70 who has led an active life, are given their full value. Chondor has caught also the full, almost pouting underlip that lends an appealing touch of a small boy to the otherwise pugacious cast of countenance of Britain's leader in her worst and proudest hour. The artist had his subject's complete co-operation. "He struck the pose, not with drama, but with melodrama," Chondor said. "He is most enthusiastic about recapturing the historic meeting at Yalta and he will look his part." During the period he was posing

patiently, Churchill was being battered by all kinds of adverse comment on his call for an Anglo-American alliance; it apparently did not perturb him in the slightest.

"In the Pink" He looked in the pink and said he felt it. He accommodated himself to the long posing as if he were a professional model whose livelihood depended on it. "I paint, too, you know," he said. "Now, explain how you are doing me." The portrait can't be finished until Churchill gets back to London, because he didn't have all his decorations with him—five full rows that he wants in the picture as well as his wings. Proudly, he said the R.A.F. gave him the wings. The R.A.F. uniform had been his choice for Yalta out of his immense store, because Premier Stalin set so much store by air power

EVENING SESSION

In the evening, divine service was held at St. Peter's Cathedral at which Bishop Kingston of the Diocese of Nova Scotia preached a most eloquent and moving sermon. During this service, the Rev. J. T. Ebbott of St. Paul's parish was inducted as rural dean of the Island in succession to Rev. S. Davies.

The meetings on Thursday morning were preceded by a celebration of the Holy Communion at St. Paul's, at 7.45. The celebrant was the Lord Bishop assisted by the Rev. J. T. Ebbott, Rural Dean. The Archdeacon Harrison and Canon Malone. At 10.15, a morning session was held in St. Paul's Parish Hall. Encouraging reports were given by the officers of the Board of Christian Education, Corresponding Secretary, Treasurer, Girls, Juniors, Little Helpers, Dorcas work, Living Message, Thank Offering, Cent-A-Week, Supt. of Prayer Partners, Educational, Candidates' Secretary and Custodian of Book of Remembrance. The election of officers then took place resulting in a return of the same slate as last year, with the exception of two new officers—Mrs. E. V. Bell as Recording Secretary and Mrs. Stanley Bryant as Dorcas Secretary. At the suggestion of the Treasurer, Miss E. Lowe, a grant of \$100 was voted to work on the Western Road, and \$50. to the Sunday School by radio work, which is reaching almost one thousand hearers and filling a great need. A splendid address of encouragement and appreciation was then given by the Lord Bishop who spoke of the intense work that the P.E.I. Branches were doing in creative projects to build up the mission-

any life of the Church.

After some further business, noontide prayers and a short devotional address were taken by the Rev. D. E. Noel of Kensington, the subject of the address being "The Love of Christ Constrains Us." The literature table, so beautifully arranged by Mrs. George DeBlais received a great deal of attention, and many books and maps were bought by the delegates. Mrs. DeBlais was assisted by Miss Young and Mrs. Hemming. Words of appreciation were spoken by the Lord Bishop, Mrs. Cosh and Miss Carson of missionaries who had gone from the Island to

serve in other lands, via Miss Audrey DeBlais, who having fulfilled her time of service is returning from India, and who has lately been presented with the Kaiser-I-Ind award by the Gov't. of India. This award is given for outstanding service in educational work. Dr. Florence Haslam in Kangra, after 26 years service in Africa, Canon Haslam now in Toronto, Father Charles Palmer, now working among the East Indians in Steeple, London, Rev. Mr. and Mrs. Newman of Kensington, late recruits to go to Kangra, India. At the close of the morning ses-

sion, luncheon was served to the delegates and friends by the ladies of St. Peter's W.A.

RHUBARB RAISIN UPSIDE-DOWN CAKE 2 tablespoons mild-flavored fat (melted) 1-3 cup sugar 2 cups cut rhubarb 1-3 cup raisins Pour boiling water over rhubarb, let stand 5 minutes and drain. Sprinkle the melted fat over the bottom of a square cake pan, sprinkle with sugar and add rhubarb and raisins.

BUILDERS AND CONTRACTORS

MAKE YOUR PLANS NOW! Order and Reserve Materials at Once

SCREENED AND WASHED GRAVEL

Native P. E. I. gravel screened and washed to specified concrete requirements.

COLD PROCESS BUILT-UP ROOFING

The newest and most modern roof—saves 30 to 50% labor due to the ease and simplicity of application. No more hot tar kettles or gravel, as this roof is pre-fabricated at the factory.

CONCRETE DRIVEWAYS, SIDE-WALKS, FLOORS, WALLS, etc.

We will gladly submit an estimate of cost on any work of this type.

MASTIC FLOORS

A rugged, heavy-duty, foot-easy, noise-proof type of floor. Ideal for industrial buildings, schools, etc. Also as an under-layment for linoleum, asphalt tile, etc. Can be laid on wood, concrete or steel.

ASPHALT ALUMINUM PAINT

A paint which blends the qualities of aluminum and asphalt. Gives a protective base of asphalt with an aluminum appearance. Ideal for metal roofs, eave-troughs, storage tanks, etc.

For information on any of the above items:

The COUNTY CONSTRUCTION CO., 127 Water Street, Charlottetown, P.E.I. PHONE 338
The MARITIME ASPHALT PRODUCTS CO., 107 Water Street, Charlottetown, P.E.I. PHONE 224

TILE-TEX ASPHALT FLOOR TILE

Built-in colors available in 21 different shades — a high class durable tile, suitable for homes, stores and institutions.

ASPHALT EMULSION WATER-PROOFING

For exterior waterproofing of concrete walls, available in many grades to suit your own particular problem. Can be applied cold by anyone.

ASPHALT DRIVEWAYS, SERVICE STATIONS, etc.

Laid cold with the minimum of expense and delay.

ROOF COATINGS

For re-newing and re-vitalising old roofs. Can be applied easily by anyone without pre-heating.

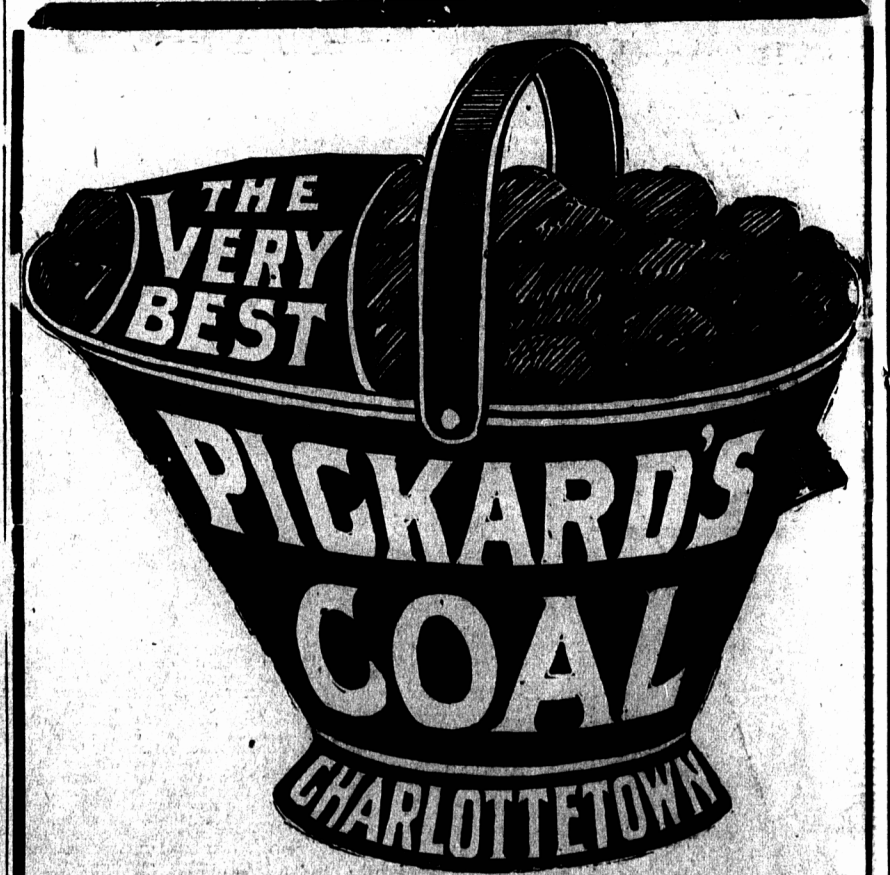
Drive out ACHES



QUICKIES By Ken Reynolds



"Horses? Gracious no!—I see Guardian Want Ads!"



Another Winter Over We take this opportunity to SINCERELY THANK our Customers for their patience and understanding in accepting their Coal and Coke supplies over the past winter. YOUR UNDERSTANDING of the Coal situation and acceptance of small deliveries enabled all to share alike in the reduced quantities available. This week we are receiving cars of the following coals:— HARD COAL OLD SYDNEY SCREENED SPRINGHILL SCREENED INVERNESS SCREENED DOMINION COKE BRAS DOR LUMP ALBION NUT SPRINGHILL SLACK KINDLING WOOD IN BUNDLES YOUR ORDER FOR ANY QUANTITY WILL BE DELIVERED WITHOUT DELAY 1900 A. PICKARD & CO. 1946 PHONE 240 or 241